

2026 Life and Accidental Death and Dismemberment Insurance Premiums

All ATLC and IGUA Employees

| Basic Life | | |
|--|---|---|
| Coverage Amount | Employee Cost | Example |
| 2 × your annual salary (rounded up to nearest \$1,000) | \$0.195 monthly per \$1,000 of coverage (principal sum) | For an annual salary of \$50,000: Coverage = \$100,000 Employee cost = \$19.50/month (calculated as 100 × \$0.195) |

| Supplemental, Spouse, and Dependent (Child) Life | | |
|--|--|--|
| Monthly Premium (per \$1,000 of coverage) | | |
| Note: Premiums change according to employee/spouse age brackets. | | |

| Age | Supplemental (1x–9x salary, up to \$1,500,000) | Spouse (\$10k–\$50k) |
|---------|--|----------------------|
| <30 | \$0.036 | \$0.036 |
| 30 – 34 | \$0.051 | \$0.036 |
| 35 – 39 | \$0.058 | \$0.072 |
| 40 – 44 | \$0.065 | \$0.108 |
| 45 – 49 | \$0.109 | \$0.180 |
| 50 – 54 | \$0.166 | \$0.279 |
| 55 – 59 | \$0.303 | \$0.432 |
| 60 – 64 | \$0.477 | \$0.693 |
| 65 – 69 | \$0.477 | \$1.134 |
| 70+ | \$0.477 | \$2.060 |

| Dependent (Child) Life | | |
|------------------------|--|--|
|------------------------|--|--|

Premiums are \$0.65 per month for \$10,000 of coverage for all unmarried children birth to age 26.

| Accidental Death and Dismemberment for all IGUA Employees | |
|---|--|
| (\$20k minimum to \$500k maximum, up to 10x salary) | |

| Monthly rates per \$10,000 of coverage (principal sum) | |
|--|--------|
| Employee Only | \$0.20 |
| Family | \$0.40 |

| Accidental Death and Dismemberment for ATLC Employees | |
|---|--|
| (\$20k minimum to \$500k maximum, up to 10x salary) | |

| Monthly rates per \$10,000 of coverage (principal sum) | |
|--|--------|
| Employee Only | \$0.35 |
| Family | \$0.70 |

NOTE: Premiums include the Total and Permanent Provision as accepted by the ATLC delegate body on Wednesday, September 15, 2004.

September 2025